

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re:	§	
	§	
MIKKELSEN, PETER T.	§	Case No. 09-18266 PSH
MIKKELSEN, SUSAN I.	§	
	§	
Debtor(s)	§	

---

NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RONALD R. PETERSON, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT  
KENNETH S. GARDNER  
219 S. Dearborn St.  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 05/24/2012 in Courtroom 644,

UNITED STATES BANKRUPTCY COURT  
219 S. Dearborn St.  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/20/2012

By: UNITED STATES BANKRUPTCY  
COURT

Clerk

*RONALD R. PETERSON  
JENNER & BLOCK LLP  
353 N. CLARK STREET  
CHICAGO, IL 60654-3456*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
§  
MIKKELSEN, PETER T. § Case No. 09-18266 PSH  
MIKKELSEN, SUSAN I. §  
§  
Debtor(s) §

---

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	100,000.91
and approved disbursements of	\$	73,514.99
leaving a balance on hand of <sup>1</sup>	\$	26,485.92

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: RONALD R. PETERSON	\$ 7,500.05	\$ 0.00	\$ 7,500.05
Trustee Expenses: RONALD R. PETERSON	\$ 34.98	\$ 0.00	\$ 34.98

Total to be paid for chapter 7 administrative expenses \$ 7,535.03

Remaining Balance \$ 18,950.89

Applications for prior chapter fees and administrative expenses have been filed as follows:

---

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 208,514.36 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	\$ 10,951.64	\$ 0.00	\$ 995.34
000003	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	\$ 13,169.80	\$ 0.00	\$ 1,196.94
000004	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	\$ 7,976.15	\$ 0.00	\$ 724.91
000005	Advanta Bank Corp. POB 3001 Malvern, PA 19355-0701	\$ 25,276.90	\$ 0.00	\$ 2,297.30
000006	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ 24,928.89	\$ 0.00	\$ 2,265.67

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000007	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ 11,734.00	\$ 0.00	\$ 1,066.45
000008	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$ 24,039.25	\$ 0.00	\$ 2,184.81
000009	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	\$ 19,108.86	\$ 0.00	\$ 1,736.72
000010	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	\$ 56,531.06	\$ 0.00	\$ 5,137.84
000011	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	\$ 13,546.71	\$ 0.00	\$ 1,231.20
000012	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	\$ 1,251.10	\$ 0.00	\$ 113.71
Total to be paid to timely general unsecured creditors				\$ 18,950.89
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Ronald R. Peterson  
Trustee

*RONALD R. PETERSON  
JENNER & BLOCK LLP  
353 N. CLARK STREET  
CHICAGO, IL 60654-3456*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Peter T. Mikkelsen  
Susan I. Mikkelsen  
Debtors

Case No. 09-18266-PSH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: lkorotko  
Form ID: pdf006

Page 1 of 3  
Total Noticed: 27

Date Rcvd: Apr 19, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2012.

db/jdb +Peter T. Mikkelsen, Susan I. Mikkelsen, 7425 Lake Street, Morton Grove, IL 60053-1718  
13938874 +1&1 Internet, Inc., 701 Lee Road, Suite 300, Chesterbrook, PA 19087-5612  
15091095 Advanta Bank Corp., POB 3001, Malvern, PA 19355-0701  
13938876 American Express, PO Box 981540, El Paso, TX 79998-1540  
15390634 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701  
13938877 +Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110  
13938878 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091)  
13938880 +Chase, PO Box 15153, Wilmington, DE 19886-5153  
13938879 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
15100640 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
13938881 +Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
13938882 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
13938884 +Fifth Third Bank, C/O Bankruptcy Dept, Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210  
13938885 +Grand Bellagio at Baywatch, Condo Association, 3001 Executive Drive, Ste 260, Clearwater, FL 33762-3389  
13938886 +Homewise Preferred Insurance Co., Service Center, PO Box 9182, Marlborough, MA 01752-9182  
13938890 +Oates Energy, Inc., 415 Pablo Avenue, Suite 100, Jacksonville Beach, FL 32250-5530  
13938891 ++PINELLAS COUNTY TAX COLLECTOR, PO BOX 4006, SEMINOLE FL 33775-4006  
(address filed with court: Pinellas County Tax Collector, Attn Betty A Gramley Tax MGR, P O box 2943, Clearwater Fl 33757-2943)  
13938892 +USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-1600  
13938893 +Washington Mutual Mortgage, Attention: Bankruptcy Dept., 7255 Bay Meadows Way, Jacksonville, FL 32256-6851

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13938875 E-mail/Text: bkr@cardworks.com Apr 20 2012 08:26:35 Advanta Bank Corp., PO Box 8088, Philadelphia, PA 19101-8088  
15052183 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 20 2012 02:22:20 DISCOVER BANK, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
13938883 +E-mail/PDF: mrdiscen@discoverfinancial.com Apr 20 2012 02:22:20 Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
15464836 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 20 2012 08:39:48 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809  
13938887 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 20 2012 09:16:39 NCO Financial Systems, PO Box 15630, Dept 99, Wilmington, DE 19850-5630  
13938889 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 20 2012 09:16:40 NCO Financial Systems, Inc., P.O. Box 15773, Wilmington, DE 19850-5773  
15149228 +E-mail/Text: resurgentbknotifications@resurgent.com Apr 20 2012 00:44:05 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
17071015 E-mail/Text: bkdepartment@rtresolutions.com Apr 20 2012 09:20:13 Real Time Resolutions, Inc., 1750 Regal Row Suite 120, PO Box 36655, Dallas Texas 75235

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13938888\* +NCO Financial Systems, Inc., PO Box 15630, Dept 99, Wilmington, DE 19850-5630  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

District/off: 0752-1

User: lkorotko  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 27

Date Rcvd: Apr 19, 2012

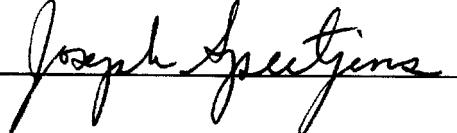
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2012

Signature:



District/off: 0752-1

User: lkorotko  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 27

Date Rcvd: Apr 19, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2012 at the address(es) listed below:

Faiq Mihlar on behalf of Creditor JP Morgan Chase Bank, National Association  
shellyhood@hsbattys.com, danacloe@hsbattys.com  
Joel P Fonferko on behalf of Creditor BAC Home Loans Servicing, L.P. ND-Two@il.cslegal.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Peter L Berk on behalf of Debtor Peter Mikkelsen plberk@berklegal.com  
Ronald R Peterson rpeterson@jenner.com, rpeterson@ecf.epiqsystems.com;docketing@jenner.com  
TOTAL: 5